

**Information to identify the case:**

Debtor 1	<b>Carlos E. Alonzo</b>	Social Security number or ITIN	xxx-xx-2629
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	<b>16-33903-JKS</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Carlos E. Alonzo

3/18/21

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Carlos E. Alonzo  
Debtor

Case No. 16-33903-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Mar 18, 2021

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 20, 2021:

Recip ID	Recipient Name and Address
db	+ Carlos E. Alonzo, 102 Sandford Avenue, #1, North Plainfield, NJ 07060-4320
516550880	ABC Financial Services Inc, PO BOX 6800, North Little Rock, AR 72124-6800
516550886	+ Equifax, PO BOX 740241, Atlanta, GA 30374-0241
516550887	+ Experian, PO BOX 9701, Allen, TX 75013-9701
516550888	+ Fed Loan Servicing, Po Box 69184, Harrisburg, PA 17106-9184
516550889	+ Fed Loan Servicing, Po Box 60610, Harrisburg, PA 17106-0610
516550890	+ Fed Loan Seving, Po Box 69184, Harrisburg, PA 17106-9184
516550891	+ Fed Loan Seving, Po Box 60610, Harrisburg, PA 17106-0610
516550894	+ Lutheran Medical Center, 150 55th Street, Brooklyn, NY 11220-2559
516550895	NYU Langone Hospital Center, NYU Langone Physician Services, PO BOX 415662, Boston, MA 02241-5011
516583701	+ NYU Langone Physician Services, C-Tech Collections, Inc., 5505 Nesconset HWY-Ste. 200, Mt. Sinai, NY 11766-2026
516550898	+ RWJ University Hospital, c/o RWJBarnabas Health, 95 Old Short Hills Road, West Orange, NJ 07052-1008
516550897	+ Retro Fitness, 505 N Michigan Ave, Kenilworth, NJ 07033-1076
516550899	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court., State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
516582409	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
516550903	+ Trans Union, PO BOX 2000, Chester, PA 19016-2000
516725618	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 18 2021 22:08:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 18 2021 22:08:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516652205	EDI: AIS.COM	Mar 19 2021 00:28:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
516550882	EDI: BANKAMER.COM	Mar 19 2021 00:28:00	Bank Of America, Po Box 982238, El Paso, TX 79998
516550881	+ EDI: BANKAMER.COM	Mar 19 2021 00:28:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
516550883	+ Email/Text: bankruptcy@certifiedcollection.com	Mar 18 2021 22:08:00	Certified Credit & Collection Bureau, PO Box 1750, Whitehouse Station, NJ 08889-1750
516550885	+ EDI: CITICORP.COM	Mar 19 2021 00:28:00	Citibank / Sears, Po Box 6283, Sioux Falls, SD 57117-6283
516550884	+ EDI: CITICORP.COM		

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		Mar 19 2021 00:28:00	Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
516550893	EDI: IRS.COM	Mar 19 2021 00:28:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
516784680	EDI: PRA.COM	Mar 19 2021 00:28:00	Portfolio Recovery Associates, LLC, c/o Sears Mastercard, POB 41067, Norfolk VA 23541
516550896	+ Email/Text: Supportservices@receivablesperformance.com	Mar 18 2021 22:08:00	Receivables Performance Management LLC, 20816 44th Ave W, PO Box 1548, Lynnwood, WA 98046-1548
516550902	EDI: TFSR.COM	Mar 19 2021 00:28:00	Toyota Motor credit Corp, 4 Gatehall Dr Ste 350, Parsippany, NJ 07054
516550901	EDI: TFSR.COM	Mar 19 2021 00:28:00	Toyota Motor credit Corp, Po Box 8026, Cedar Rapids, IA 52408
516550900	+ Email/Text: bkyelectnotices@tgscl.org	Mar 18 2021 22:08:00	Texas Guaranteed Std Loan Corp, Po Box 83100, Round Rock, TX 78683-3100
516842934	+ Email/Text: bkyelectnotices@tgscl.org	Mar 18 2021 22:08:00	Texas Guaranteed Student Loan Corp, Attn: Bankruptcy, PO BOX 83100, Round Rock TX 78683-3100
516550904	+ EDI: VERIZONCOMB.COM	Mar 19 2021 00:28:00	Verizon, 500 Technology Dr, Suite 500, Weldon Spring, MO 63304-2225
516550905	+ EDI: VERIZONCOMB.COM	Mar 19 2021 00:28:00	Verizon, Po Box 49, Lakeland, FL 33802-0049

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516550892	##+	First Response Ambulance Inc., 455 Bayview Avenue, Inwood, NY 11096-1701

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 20, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 18, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com

District/off: 0312-2

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Scott E. Tanne

on behalf of Debtor Carlos E. Alonzo ecf@tannelaw.com tanne.ecf.email@gmail.com;tannesr87179@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4